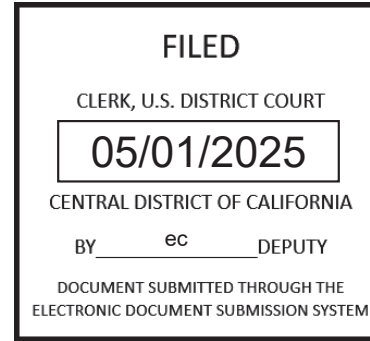


1 Artis-Ray: Cash, Jr.
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4 Los Angeles, CA 90013
5 (831) 346-2562
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7 Plaintiff in Pro Per



8 **UNITED STATES DISTRICT COURT**
9 **CENTRAL DISTRICT OF CALIFORNIA**

10 ARTIS-RAY: CASH JR.,

11 Plaintiff,

12 vs.

13 EXPERIAN INFORMATION
14 SOLUTIONS, INC.,
15 MONTEREY FINANCIAL SERVICES,
16 LLC,

17 Defendants.

CASE NO.: 8:25-cv-00165-JWH-ADS

**PLAINTIFF'S REQUEST FOR
JUDICIAL NOTICE OF CLASS
ACTION SETTLEMENT IN
DUANE E. NORMAN, SR. v.
TRANSUNION, LLC**

18
19 Plaintiff **Artis-Ray: Cash Jr.**, appearing pro se, respectfully requests that the Court take judicial
20 notice, pursuant to **Federal Rule of Evidence 201(b)(2)**, of the public court filings and
21 settlement in the case of:

22
23 **Duane E. Norman, Sr. v. TransUnion, LLC**

24 **Case No. 2:18-cv-05225-GAM,**

25 **U.S. District Court, Eastern District of Pennsylvania**
26
27
28

1 **I. PURPOSE OF REQUEST**

2 Plaintiff does not submit this request to establish binding precedent but rather to provide the
3 Court with **persuasive, judicially noticeable evidence** of a class action settlement arising from
4 **materially similar FCRA violations** to those alleged in the present matter.
5

6 In *Norman*, the plaintiffs brought claims under the **Fair Credit Reporting Act, 15 U.S.C. §§**
7 **1681i and 1681e(b)**, based on TransUnion’s failure to properly investigate credit disputes and its
8 use of automated “502 Letters” to reject or ignore valid challenges. The court granted final
9 approval of a **\$23 million class settlement** on **January 26, 2024**.
10

11 **II. RELEVANCE TO PRESENT CASE**

12 Plaintiff brings claims in this action against **Experian and Monterey Financial** under the same
13 statutory provisions—**§ 1681i and § 1681e(b)**—for the continued reporting of inaccurate credit
14 data and failure to reasonably investigate Plaintiff’s dispute.
15

16 The *Norman* case is relevant and probative in this action because it demonstrates:
17

- 18 • The **recognized seriousness** of credit reporting agencies’ failure to reinvestigate and
19 correct false tradeline data;
20
- 21 • Judicial acknowledgment that **such failures cause real consumer harm**;
22
- 23 • The type of conduct that supports claims for **actual and punitive damages** under the
24 FCRA.

25 While *Norman* involved a different defendant, the legal framework, consumer harm, and
26 investigatory failures alleged in the instant case closely mirror the claims that led to the
27 settlement in *Norman*.
28

1 **III. DOCUMENTS REQUESTED FOR NOTICE**

2 Plaintiff respectfully requests judicial notice of the following publicly available documents from
3 the Eastern District of Pennsylvania docket in *Norman v. TransUnion*:

- 4
- 5 1. The Consolidated Class Action Complaint;
 - 6 2. The Settlement Agreement and related exhibits;
 - 7
 - 8 3. The Court's Final Approval Order dated January 26, 2024.

9 These documents are accessible through PACER and through the settlement administrator's
10 website.

11

12 **IV. CONCLUSION**

13 Accordingly, Plaintiff respectfully requests that the Court take judicial notice of the above-
14 referenced documents and the final settlement approval in *Duane E. Norman, Sr. v. TransUnion,*
15 *LLC*, Case No. 2:18-cv-05225-GAM, as persuasive authority relevant to the statutory violations
16 and industry practices at issue in this case.

17

18

19 Dated: May 1, 2025

20 **Respectfully submitted,**

21 /s/ Artis Ray Cash Jr

22 Artis-Ray: Cash Jr.

23

24

25

26

27

28

CERTIFICATE OF SERVICE

I, **Artis-Ray: Cash Jr.**, declare as follows:

I am over the age of eighteen years. I am the Plaintiff in pro per in this matter. My address is:

453 S. Spring Street, Suite 400, PMB 1211

Los Angeles, CA 90013

Email: artiscashjr@yahoo.com

Phone: (831) 346-2562

On **May 1, 2025**, I served the following document:

PLAINTIFF'S REQUEST FOR JUDICIAL NOTICE OF CLASS ACTION

SETTLEMENT IN DUANE E. NORMAN, SR. v. TRANSUNION, LLC

On the following parties by email, addressed as follows:

Counsel for Experian Information Solutions, Inc.

Justice M. Hubbard

JONES DAY

Email: jhubbard@jonesday.com

Counsel for Monterey Financial Services, LLC

Berj Parseghian

Lippes Mathias LLP

Email: bparseghian@lippes.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on May 1, 2025 at Los Angeles, California.

/s/ Artis Ray Cash Jr

Artis-Ray: Cash Jr.

Pro Se Plaintiff